

North Carolina Air National Guard

TGIF News

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(The Guard is Family)



House-Senate Agreement In Iraq-Afghanistan Supplemental Appropriations Bill On Providing Health Insurance Coverage For Guard And Reserves October 29, 2003

AT-A-GLANCE SUMMARY

The new House-Senate agreement on Guard and Reserve health care, reached Wednesday, will ensure that each member of the Guard and Reserves has access to health insurance to improve readiness for call-to-duty. It will begin on a one-year trial basis with four major provisions:

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TRICARE Fast Facts

TRICARE offers
Choices for
Maternity Care,
Family Health Care

1) **TRICARE Buy-In**: Guard members who are unemployed or whose employers do not offer health insurance would be able to enroll themselves and their families in the military's TRICARE program on a cost-share basis. A single reservist would pay an annual premium, around 30 percent of the annual cost of providing care, amounting to about \$420 annually for single reservists and \$1450 annually for a reservist and his or her family.

2) **TRICARE Upon Receiving Orders**: All Guard members, Reservists and their families would be eligible to enroll in TRICARE as soon as members receive activation orders, as opposed to when they are actually activated. This change will smooth and expedite the transition to active service.

3) **Extension of TRICARE Eligibility after Demobilization**: All Guard members, Reservists and their families can stay in TRICARE for 6 months after demobilization, whatever their time in service.

4) **Authorization for Additional Medical Screening**: The secretaries of the Army and the Air Force are authorized to provide a full medical screening to members of the Guard and Reserves when they receive the orders that they will be activated.

Operation Hero Miles

Operation Hero Miles is a program where you can donate your extra frequent flyer miles and help our military personnel to get home to their families. The donated miles will help our military personnel returning to the U.S. for R&R, since they are responsible for flights the rest of way to their destination. Go to: <http://www.heromiles.org> for further information on this program and how to donate your unused frequent flyer miles to the troops. Click on [Donate Your Miles](#).

Scholarship program kicks off Nov. 4

by Donna Miles, American Forces Press Service

11/3/2003 - **WASHINGTON (AFPN)** — The application period for the children of active-duty, retired, Guard and Reserve members to apply for \$1,500 academic scholarships kicks off Nov. 4. The application window for the 2004 Scholarships for Military Children program extends through Feb. 18.

In four years, the Defense Commissary Agency program has awarded nearly \$2.5 million in scholarships to about 1,500 children of U.S. servicemembers and retirees.

The goal is to award at least one scholarship at every commissary location, depending on the number of qualified applicants and funding, said Kay Kennedy, chief of corporate communications for the agency.

Funding comes from manufacturers and suppliers whose products are sold at military commissaries, Kennedy said. The Fisher House Foundation is also underwriting the program's administrative costs.

The general public can also contribute to the program through the Fisher House Foundation and the Armed Forces Foundation.

Last year, 550 scholarship recipients were selected from 6,500 applicants.

For more information about the scholarship program and application procedures, visit the program's Web site at www.militaryscholar.org.

Help With Getting Your Medical Paperwork In Order

As the parent of a child with a disability, you have to keep huge amounts of information available. Imagine having the information about past and future healthcare appointments, contact information for your child's care team members and other resources involved in your child's care, and a summary of your child's abilities and needs all in one place. The Children's Hospital and Regional Medical Center in Seattle, Washington has developed the CARE Notebook and the CARE Organizer to help you do just this - keep track of and share important information about your child's health and care.

The CARE Notebook is a three-ring binder with pages to help parents track information about appointments, schedules, equipment, test results, medications and more. It contains folders for organizing paperwork, plastic pages to hold business cards, several pocket dividers to hold papers and fillable forms, and is available in several languages of English, Spanish, Vietnamese, Russian, Chinese or Somali.

The medical appointments and care pages are: Appointment Log, Diet Tracking Form, Equipment/Supplies, Growth Tracking Form, Hospital Stay Tracking Form, Immunizations, Emergency Information Form, Lab Work/Tests/Procedures, Make-a-Calendar, Medical Bill Tracking Form, Medical/Surgical Appointments, and Medications. The care summary, abilities and special needs pages are: Activities of Daily Living, CARE Schedule, Child's Page - Now and Later, Communication, Coping/Stress Tolerance, Mobility, Nutrition, Respiratory, Rest/Sleep, Social/Play, and Transitions - Looking Ahead.

You will find free files containing the CARE Notebook forms on the Children's Hospital Web site at www.cshcn.org/resources/CareNtbk.htm. Ordering information is available on that same web page. Single copies are available for Washington State families with a child with special needs. Additional copies or copies for non-Washington State residents are available for purchase. For more information, [click here](#), or contact the Children's Care Program by mail (Children's Hospital and Regional Medical Center, Children's Care Program, Attn: Megan Sety, PO Box 24025, Seattle WA 98124-88310); phone (866.987.2500, option 4 or 206.987.2500, option 4), e-mail (megan.sety@seattlechildrens.org), or visit their Web site (www.cshcn.org).

NATIONAL GUARD FAMILY

(Updated 04-01-2003)

(This is a list of useful links that the Texas Family Readiness Coordinator has put together and is not intended to be in any order or a complete listing of available sites)

SUPPORT OUR TROOPS

AMERICA SUPPORTING AMERICANS <http://www.asa.themilitary.net/>

OPERATION DEAR ABBY <http://any Servicemember.navy.mil/>

THE NATIONAL GUARD BUREAU <http://www.ngb.dtic.mil/>

NATIONAL GUARD FAMILY READINESS <http://www.guardfamily.org/>

National Military Family Association www.nmfa.org

NORTH CAROLINA AIR NATIONAL GUARD <http://www.ncchar.ang.af.mil>

National Guard Association of the United States (NGAUS): www.ngaus.org

**FACT SHEET ABOUT U. S. SMALL BUSINESS ADMINISTRATION MILITARY RESERVIST
ECONOMIC INJURY DISASTER LOAN PROGRAM**

<http://www.sba.gov/disaster/mreidlall.txt>

Guard & Reserve Family Readiness Programs Toolkit

<http://www.defenselink.mil/ra/family/toolkit/>

DFAS-Defense Finance & Accounting Service-website:

<http://www.dfas.mil/> or <http://www.dfas.mil/money/>

Armed Forced Tax Guide <http://www.e1040.com/pubs/P3-1.html>

Family Guard Matters - A Family Readiness and Support Newsletter

<http://www.ang.af.mil/fet/gfm/Default.htm>

National Committee for Employer Support of Guard and Reserve

<http://www.esgr.org/>

How to find your Local Red Cross <http://www.redcross.org/where/where.html>

Compaq Computer Corporation, in cooperation with the DoD, is providing a way for Americans to send streamed digital video messages to military personnel now serving in and near Afghanistan, the Persian Gulf and Indian Ocean, as well as police, fire fighters, RESERVISTS and other volunteers helping here at home. (Click on "Description of Event" for more information.) <http://www.givethanksamerica.com/>

MILITARY READINESS <http://www.cmrlink.org>

CARE PACKAGES

Information for sending care packages to troops Please be sure to read any warnings about what NOT to send <http://www.marinemoms.us/usmc/deploy-care-pkg.asp> <http://www.oconus.com/ZipCodes.asp>

HOW YOU CAN HELP

A new partnership between CertifiChecks, America's hometown gift certificate resource center, the United Service Organizations (USO), the Air Force Aid Society (AFAS), Fisher House Foundation Inc., and the Defense Commissary Agency (DeCA) lets every American make a significant material contribution to the morale and well being of military personnel at home and across the globe.

<http://www.commissaries.com>

MISCELLANEOUS MILITARY FAMILY SITES

Online Military Wives Magazine <http://militarywives.com/>

Online Department of Defense Education Activity Teaching the children of the military.

<http://www.odedodea.edu/>

Crisis management of children of the military for parents, educators and community members. <http://www.odedodea.edu/instruction/crisis/>

TRANSLATIONS <http://www.freetranslation.com/>

DEFENSE LINKS - A very comprehensive links of related defense links:

<http://www.defenselink.mil/>

GOVERNMENT SAVINGS BONDS: <http://www.savingsbonds.com/>

FLAGS AND FLAG POLES http://www.anchorflagandflagpole.com/flags_and_flagpoles.htm

GOVERNMENT FORMS AND INFORMATION <http://www.hicitizen.com/>

COURT OR COMMERCIAL GARNISHMENTS INFO: <http://www.dfas.mil/money/garnish/idex.htm>

Military Families Webring <http://www.geocities.com/Heartland/2787/myring.html>

AMEDD-Lessons Learned

<http://enterpriseconsultancy.cs.amedd.army.mil/lessonslearned/index.asp>

CyberAngels-Online group that monitors for internet stalkers. <http://www.cyberangels.org/>

MaMaMedia.com <http://www.mamamedia.com/>

TAPS (Org for families who have lost someone in the military. <http://www.taps.org/>

The United States Postal Service http://new.usps.com/cgi-bin/uspssbv/scripts/category.jsp?A=H&B=Inside_USPS&U=X&U1=B&U2=H

The Army Family Liaison Office Home Page <http://www.hqda.army.mil/acsimweb/family/family.htm>

FEMA-Federal Emergency Management Agency <http://www.fema.gov/>

FEMA/ESRI-Project Impact (Helping to Build Disaster Resistant Communities) <http://www.esri.com/hazards/>

TRICARE
Important
Telephone Numbers

TRICARE FOR LIFE
1-888-363-5433

PHARMACY
1-877-363-6337

**NATIONAL MAIL
ORDER PHARMACY**
1-866-363-8667

**TRICARE
PRIME REMOTE**
1-888-363-2273

TRICARE DENTAL
1-888-622-2256 (Enrollment)
1-800-866-8499 (Information)

**REGION 1
NORTH EAST**
1-888-999-5195

**REGION 2
MID - ATLANTIC**
1-800-931-9501

**REGION 3
SOUTHEAST**
1-800-444-5445

**REGION 4
GULF SOUTH**
1-800-444-5445

**REGION 5
HEARTLAND**
1-800-941-4501

**REGION 6
SOUTHWEST**
1-800-406-2832

**REGION 7/8
CENTRAL**
1-888-874-9378

**REGION 9
SOUTHERN CALIFORNIA**
1-800-242-6788

**REGION 10
GOLDEN GATE**
1-800-242-6788

**REGION 11
NORTHWEST**
1-800-404-4506

Guard and Reserve: Save Medical Receipts for Possible Reimbursement

By Deborah Funk, AF Times staff writer

National Guard and reserve members are urged to save their receipts for medical bills that may be covered under some of the new health care benefits approved by Congress but not yet put in place. Provisions of the 2004 Defense Authorization Act, signed into law Nov. 24 by President Bush, grant earlier access to Tricare for certain reservists and extend Tricare coverage for longer periods when they leave active duty. If reservists are called up to support a contingency on activation orders with delayed effective dates, they'll get Tricare coverage for themselves and their families beginning on the issue date of the orders or 90 days before the active duty is to start, whichever is later.

Another new program extends transitional health benefits to reservists when they are demobilized and to active-duty members when they separate from service. Members and their families will have health care coverage for 180 days after demobilization or separation. Previously, Tricare coverage had continued for only 60 days for those with less than six years of service and 120 days for those with more than six years.

Rear Adm. Richard Mayo, deputy director of Tricare Management Activity, said reservists called to active duty or deployed in support of a contingency operation should save "health care-related receipts, claims and explanation-of-benefit forms" dating from Nov. 6, 2003. That paperwork will be needed if a reservist is deemed eligible for retroactive reimbursement from the Defense Department, Mayo said.

Defense officials will contact eligible reservists by mail and explain what services are covered and how to submit claims.

An Important Message about TRICARE and Medicare

Recently, the House and Senate passed the "Medicare Prescription Drug, Improvement, and Modernization Act of 2003." The President is expected to sign the bill into law shortly. This bill is extensive and complex, and it makes dramatic changes to Medicare. It is important for uniformed services beneficiaries to understand the effect these changes may have on them in the near future and in the years to come.

A preliminary assessment of some of the bill's provisions is presented below. As additional provisions of interest to uniformed services beneficiaries are identified, and as more information becomes available, we will update this site. We intend to work closely with beneficiary representatives to ensure that important information gets the widest possible distribution. In the meantime, if beneficiaries have questions about their TRICARE benefits, they should contact their local TRICARE Service Center for assistance.

Medicare Prescription Drug Benefits

For most Americans, the most significant aspect of the new bill is that it introduces an outpatient prescription drug benefit. This does not affect uniformed services beneficiaries their TRICARE pharmacy benefits will continue as a separate program.

Beneficiaries who desire to participate in the Medicare outpatient prescription plan should enroll when first eligible. If a beneficiary does not enroll when first eligible, and subsequently desires to do so, an annual late penalty would normally be assessed. However, TRICARE pharmacy benefits are considered a creditable prescription plan under the bill, and as such, uniformed services beneficiaries who do not enroll in the Medicare prescription drug benefit when first eligible do not have to pay an annual penalty if they subsequently enroll because they involuntarily lost their eligibility under TRICARE. Individuals could involuntarily lose their TRICARE eligibility when a dependent widow or widower remarries a person who is not a uniformed services member or retiree, or when a dependent and member or retired member divorce, and the dependent spouse does not qualify under the law as an eligible former spouse for TRICARE benefits.

The TRICARE pharmacy benefit provides excellent coverage and wide availability of services through military facilities, retail pharmacies, and mail order. Thus, it is likely that the vast majority of uniformed services beneficiaries will not find it advantageous to enroll in the new Medicare pharmacy benefit. TRICARE and Medicare will need to establish procedures for coordination of benefits for beneficiaries who do decide to sign up for the Medicare benefit.

Part B Premiums

The bill makes three very important changes relating to enrollment in Medicare Part B, the Supplementary Medical Insurance Program. The first two changes affect persons not enrolled, or paying surcharges because they enrolled after they were initially eligible for Part B:

First, uniformed services beneficiaries who would be eligible for TRICARE For Life, but are not enrolled in Medicare Part B, may enroll without penalty during a special enrollment period through December 31, 2004. The special enrollment period will be announced via Medicare on the TRICARE Web site (www.tricare.osd.mil) and publicized widely.

Second, uniformed services beneficiaries who enrolled in Medicare Part B in 2001, 2002, 2003, or 2004 and are subject to a premium surcharge for late enrollment in Part B can get those

surcharges demonstrating that under TRICARE. surcharges is 2004, but the and Human work out followed. announced via TRICARE Web

(www.tricare.osd.mil) and publicized widely.



eliminated by they are covered The elimination of effective January 1, Department of Health Services will need to procedures to be Procedures will be Medicare on the site

TRICARE Important Telephone Numbers

TRICARE Pacific

Alaska & Hawaii
800-242-6788

WESTPAC
888-777-8343

Latin America &
Canada
888-777-8343

Puerto Rico &
Virgin Islands
888-777-8343

Europe
888-777-8343

TRICARE
Important
Telephone Numbers

TRICARE FOR LIFE
1-888-363-5433

PHARMACY
1-877-363-6337

**NATIONAL MAIL
ORDER PHARMACY**
1-866-363-8667

**TRICARE
PRIME REMOTE**
1-888-363-2273

TRICARE DENTAL
1-888-622-2256 (Enrollment)
1-800-866-8499 (Information)

**REGION 1
NORTH EAST**
1-888-999-5195

**REGION 2
MID - ATLANTIC**
1-800-931-9501

**REGION 3
SOUTHEAST**
1-800-444-5445

**REGION 4
GULF SOUTH**
1-800-444-5445

**REGION 5
HEARTLAND**
1-800-941-4501

**REGION 6
SOUTHWEST**
1-800-406-2832

**REGION 7/8
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**REGION 9
SOUTHERN CALIFORNIA**
1-800-242-6788

**REGION 10
GOLDEN GATE**
1-800-242-6788

**REGION 11
NORTHWEST**
1-800-404-4506

The third change made by the bill affects all seniors, not just uniformed services beneficiaries. The Part B premium will be tied to income, beginning in 2007. Individuals with incomes above \$80,000 will pay more, and couples with incomes above \$160,000 will pay more.

Medicare Advantage Program

The bill introduces several enhancements to the current Medicare+Choice program that are expected to increase the availability of private plans offering benefits to Medicare beneficiaries. TRICARE For Life beneficiaries can enroll in Medicare+Choice plans (and TRICARE will reimburse their copayments). More details about Medicare+Choice plans are available on the Medicare Web site: <http://www.medicare.gov/Choices>. Most people eligible for Medicare use traditional fee-for-service Medicare.

The bill includes provisions for a pilot program beginning in 2010 (the Comparative Cost Adjustment program) that could result in increased Part B premiums for persons in traditional fee-for-service Medicare, if sicker patients gravitate to private plans in the test sites.

Provider Reimbursement Provisions

The bill includes numerous provisions relating to reimbursement of hospitals, physicians, and other service providers. Significantly, physicians will receive a 1.5 percent payment increase in 2004 for 2005, rather than the reduction that was anticipated.

Medicare Part B Deductible

The bill increases the Medicare Part B deductible to \$110 in 2005 and indexes it to inflation for subsequent years. This should have minimal impact on uniformed services beneficiaries, since the Medicare deductible is payable by TRICARE.

TRICARE FAST FACTS

TRICARE eligibility for family members of National Guard and Reserves begins the day the sponsor is activated to military service on Federal orders for more than 30 days. Family members are not required to wait 30 days to use their TRICARE health care benefits. To take advantage of TRICARE benefits, sponsors and all eligible family members must be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS) database. Family members should have three health care options: TRICARE Prime, TRICARE Extra, and TRICARE Standard.

Members of the Reserve component are entitled to medical care in any uniformed services military treatment facility (MTF) for any injury, illness, or disease incurred or aggravated in the line of duty.

When the member is activated for more than 30 days, members of the Reserve component become eligible for TRICARE Prime. When the sponsor is no longer on active duty orders, TRICARE eligibility ends. However, line of duty care may be received in an MTF for injuries or illnesses incurred while the sponsor was on active duty.

The Transitional Assistance Management Program offers transitional TRICARE coverage to certain separating active duty members and their eligible family members.

When Reserve component members retire, they do not become eligible for TRICARE or space-available care in an MTF until they reach age 60 and begin receiving retired pay. At that time, they and their eligible family members may enroll in TRICARE Prime or use TRICARE Extra or TRICARE Standard.

TRICARE
Important
Telephone Numbers

TRICARE Pacific

Alaska & Hawaii
800-242-6788

WESTPAC
888-777-8343

Latin America &
Canada
888-777-8343

Puerto Rico &
Virgin Islands
888-777-8343

Europe
888-777-8343

TRICARE Offers Choices for Maternity Care, Family Health Care

Naval News Service reports that a military family whose first prenatal visit occurs on or after Dec. 28 will have more health care choices with TRICARE. Recent changes in TRICARE regulations allow beneficiaries with TRICARE Standard to choose a civilian provider for maternity care, even if they live close to a military treatment facility (MTF). Under the new law, a woman whose first prenatal visit occurs on or after Dec. 28 may choose a civilian doctor or midwife for prenatal care, and have her baby in a civilian hospital under TRICARE Standard. This benefit is available even if she lives near an MTF where maternity care is provided. TRICARE pays the expenses for prenatal care, labor and delivery, and post-natal care. However, there are co-payments involved. The amount varies based on length of stay in the hospital and the sponsor's status. In choosing civilian maternity care, a family must disenroll from TRICARE Prime and convert to TRICARE Standard. Switching to TRICARE Standard means not being able to re-enroll in TRICARE Prime for a period of one year unless the sponsor is in paygrade E-4 or below. During this time, patients needing medical attention, other than maternity care, will be subject to out-of-pocket expenses, such as deductibles and co-payments. For more information, see http://www.news.navy.mil/search/display.asp?story_id=11133. To learn more about TRICARE, see <http://www.military.com/Resources/ResourcesContent/0,13964,30822—1,00.html>

Family Readiness *Air Guard Expanded Executive Council*

Fisk Outwater - Chairman
Kathleen Flaherty
Terry Henderson
Janice Richardson
Deborah Dunlap - Recognition Committee
Martha Pasour - Youth Committee
Sarah Spivey - Youth Committee

Family Readiness office telephone numbers

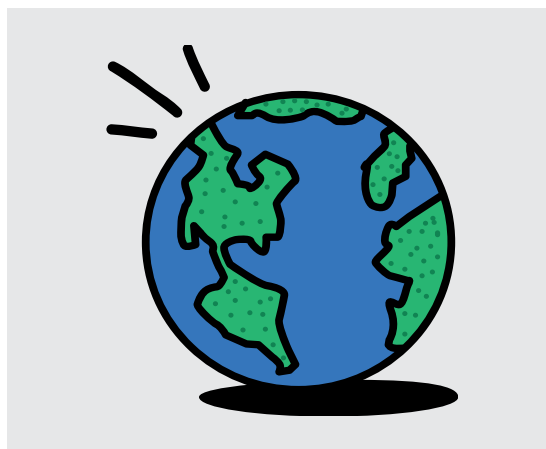
- “ 704-398- 4949
- “ Cell Phone: 980-721-4019
- DSN: 231-4239

The fastest way to get in touch with FR is now through the cell phone or pager, someone will answer or get back in touch with you as quickly as possible

Emergency contact calls:

- “ Pager: 1-800-250-4181

Uniting Our Air Guard
One Family at a Time



Family Readiness
5225 Morris Field Drive
Charlotte, NC 28208

Phone: 1-800-354-6943 Ext 4949
Cell Phone: 980-721-4019

WE'RE ON THE WEB!
www.ncchar.ang.af.mil

Family Readiness

Charter

Develop a program to provide information, on-going education, and assistance to families, members, and leadership aimed at preparing military members and their families for National Guard Military Life

Mission

Educate, Support, Assist, Communicate, Collaborate, and Sustain